

### AMENDMENTS TO THE CLAIMS

Please amend the claims without prejudice or disclaimer, as follows, and consider the subsequent remarks. A listing of claims will replace all prior versions and listings of claims in the application.

### LISTING OF CLAIMS

1. (Previously amended) A method for providing a communication medium over a wide area network, including the Internet, for providing a financial modeling and counseling system comprising:

providing automated financial coaching in a web-based environment;  
displaying to a user a plurality of communication options with a live advisor in said web page environment; and  
enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching.

2[3]. (Currently amended) The method of claim 1[2] further comprising:  
establishing an electronic mail communication between said user and an said live advisor utilizing the Internet upon said user's selection of the electronic mail option.

3[4]. (Currently amended) The method of claim 1[2] further comprising:  
establishing an online chat communication between said user and an said live advisor utilizing the Internet upon the user's selection of the online chat option.

4[5]. (Currently amended) The method of claim 1[2] further comprising:  
establishing a voice communication between said user and an said live advisor transmitting streaming live audio using said Internet upon the user's selection of the voice option.

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5[6]. (Currently amended) The method of claim 1[2] further comprising:  
establishing a voice communication between said user and an said live advisor using  
the telephone an utilizing the Internet upon the user's selection of the talk  
option.

6[7]. (Currently amended) The method of claim 1[2] further comprising:  
establishing a communication medium between said user and an said live advisor  
transmitting still video clips utilizing the Internet upon the user's selection of  
the clips option.

7[8]. (Currently amended) The method of claim 1[2] further comprising:  
establishing a communication medium between said user and an said live advisor  
transmitting streaming live video over the Internet upon the user's selection  
of the video option.

8. (Previously amended) The method of claim 1 further comprising providing a  
collaborative medium for sharing data between said user and said live advisor upon the  
selection of a communication option.

9. (Previously amended) A communication system over a wide area network, including  
the Internet, for providing a financial modeling and counseling system comprising:  
an automated coaching engine providing financial coaching in a web-based  
environment coupled to the Internet;  
a web server providing a variety of communication options to a user, coupled to the  
Internet; and  
a communication center coupled to the Internet, enabling said user to communicate  
with a live advisor using a communication medium selected by the user  
whereby said live advisor may provide financial coaching.

10. (Currently amended) The system of claim 9 further comprising an electronic mail  
server coupled to the Internet[said wide area network] providing electronic mail  
communication between the user and the live advisor, upon the user's selection of said  
electronic mail option.

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11[13]. (Currently amended) The system of claim 9[11] further comprising:  
an electronic chat server coupled to the Internet providing live electronic chat  
between said user and said live advisor upon the user's selection of said chat  
option.

12[14]. (Currently amended) The system of claim 9[11] further comprising:  
a communication center coupled to said wide area network providing live voice  
communication over the Internet between the user and the live advisor upon  
the user's selection of said voice option.

13[15]. (Currently amended) The system of claim 9[11] further comprising:  
a communication center coupled to the Internet providing live voice communication  
between said user and said live advisor upon the user using a stand alone  
telephone.

14[16]. (Currently amended) The system of claim 9[11] further comprising:  
a user interface coupled to the Internet for transmitting still video clips utilizing the  
Internet between the user and the live advisor upon the user's selection of  
said clips option.

15[17]. (Currently amended) The system of claim 9[11] further comprising:  
a user interface coupled to the Internet for transmitting streaming live video  
utilizing the Internet between the user and the live advisor upon the user's  
selection of said video option.

16[18]. (Currently amended) The system of claim 9[10] further comprising:  
a user interface coupled to the Internet providing a collaborative medium for sharing  
data between said user and said live advisor upon the selection of a  
communication option.

17[19]. (Currently amended) A computer program embodied on a computer readable  
medium for providing a communication medium over a wide area network, including the  
Internet, for providing a financial modeling and counseling system comprising:

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code segment providing automated financial coaching in a web-based environment;  
code segment displaying to a user a plurality of communication options in a web-based environment; and  
code segment enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching.

18[20]. (Currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and an said live advisor transmitting streaming live audio using the Internet upon the user's selection of the voice option.

19. (Original) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing an online chat communication between said user and an said live advisor utilizing the network upon the user's selection of the online chat option.

20. (Original) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and an said live advisor transmitting streaming live audio using said wide area network upon the user's selection of the voice option.

21. (Original) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and an said live advisor using the telephone an utilizing the network upon the user's selection of the talk option.

22[21]. (Currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a communication medium between said user and an said live advisor transmitting still video clips utilizing the Internet upon the user's selection of the clips option.

23[22]. (Currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a communication medium between said user and an said live advisor transmitting streaming live video over the Internet upon the user's selection of the video option.

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24. (Original) The computer program embodied on a computer readable medium of claim  
17 further comprising code segment providing a collaborative medium for sharing data  
between said user and said live advisor upon the selection of a communication option.

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